



RUBIN LUBLIN, LLC

3740 Davinci Court • Suite 150 • Norcross • GA • 30092

Phone: 770.246.3300 • Fax: 404.601.5846

February 14, 2014

Via U.S. Mail

Computer Crime Section
Virginia Attorney General's Office
900 East Main Street
Richmond, VA 23219

Re: Data Breach Notification

Dear Sir or Madam:

On behalf of Rubin Lublin, LLC, I am writing to notify the Office of the Attorney General of a data breach incident, in accordance with Va. Code Ann. § 18.2-186.6. Rubin Lublin is a law firm based in Georgia that provides legal services in the areas of foreclosure and foreclosure prevention, bankruptcy, eviction, REO and general closings, and real estate and title litigation. I am the firm's [title].

On Tuesday, February 4, 2014, the firm mailed 1099 forms to individuals and businesses for payments it made to them in 2013. During that process, a member of its staff mistakenly did not separate some of the 1099 forms before mailing them. As a result, some individuals and businesses received their 1099 form along with the 1099 form of another individual or business. The individuals or businesses whose 1099 forms were mailed to someone else did not receive their 1099 forms, and had their personal information (including name, address, social security number, and amount of payment) disclosed to the individual or business that inadvertently received their 1099 form.

The firm discovered this error on Friday, February 7, 2014, and began to take immediate action, including an investigation to determine the scope of the incident and coordination of its efforts with any lenders associated with the involved payments. The firm is also mailing new copies of the 1099 forms to all individuals and businesses who received payments in 2013, along with a notification letter explaining the incident and providing information about preventative steps that can be taken. As part of its preventative efforts, the firm is offering all affected individuals two years of free credit monitoring service through Experian's ProtectMyID Elite program.

The firm has determined that this incident affects one (1) Virginia resident. This individual will be mailed a new 1099 form along with the notification letter, and will be offered the credit monitoring service discussed above. Included in this mailing is a copy of the notification letter (and state law insert) that will be mailed. We believe this letter and its related insert comply with Section 18.2-186.6 of the Code of Virginia.



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Please contact me at (770) 246-3352 if you have any further questions.

Sincerely,

A handwritten signature in black ink that reads "Michele A. Lublin". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Michele A. Lublin
Director of Operations



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Dear

Enclosed is your tax form 1099 for payments made to you by Rubin Lublin, LLC in 2013. The reason we are providing this letter with your 1099 is to notify you of a data security incident that recently occurred in connection with our firm's prior mailing of these documents last week.

Description of Incident

On Tuesday, February 4, 2014, we mailed 1099 forms to individuals and businesses for payments made by our firm in 2013. During that process, a member of our accounting staff mistakenly did not separate some of the 1099 forms before mailing them. As a result, some individuals and businesses received not only their 1099 form, but also a 1099 form pertaining to one other individual or business. Those individuals or businesses whose 1099 forms were mailed to someone else did not receive their 1099 form, and had their information (including name, address, social security number, and amount of payment) disclosed to the individual or business that inadvertently received their 1099 form.

We discovered this error on Friday, February 7, 2014, and began to take immediate action, including an investigation to determine the scope of the incident and coordination of our efforts with any affected lenders associated with the involved files. We also reprinted all 1099 forms and are now mailing them again to all individuals and businesses who received payment from our firm in 2013.

How to Know if You Are Affected

If you previously received your 1099 form, and this is your second copy from our firm, then we do not believe you were affected by the mailing error and your information does not appear to have been disclosed. In addition to your 1099 form, however, you may have received 1099 forms belonging to another individual or business. If that occurred, and you have not already destroyed the documents, then please return them to us in the enclosed, self-addressed and stamped envelope.

If you did not previously receive your 1099 form, and this is your first copy from our firm, then we believe the prior copy of your 1099 form was mailed to another individual or business, resulting in the inadvertent disclosure of the information therein. This includes your name, address, social security



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number, and amount of payment. While we have no reason to believe that any person who received the prior copy of your 1099 form has or will use this information for an improper purpose, we are notifying you so that you can take action along with our efforts to minimize any potential harm.

Preventative Measures

As a preventative measure, we have made arrangements with Experian® to provide those affected by the incident with two years of identity protection services through its ProtectMyID® Elite program, free of charge to you. This program provides you with a free copy of your credit report, credit monitoring services, and other resources to help detect and resolve any possible misuse of your personal information. To enroll, simply call (770) 246-3352 or send an email to activate@rubinlublin.com to obtain your activation code and then enter that code at the website www.protectmyid.com/enroll. Enrollment must be completed by May 31, 2014.

Regardless of if you enroll in this service, as a preventative step, we also recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. You can do this by calling any one of the credit bureaus; as soon as one confirms your fraud alert, the others are notified to place fraud alerts as well. In addition, all three credit reports will be sent to you, free of charge, for your review. Contact information for the credit bureaus is as follows:

Equifax
1-800-685-1111
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission recommends that you check your credit reports periodically. A victim's personal information is sometimes held for use or shared among a group of theirs at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency immediately and file a report. Get a copy of the report and then provide it to your financial institutions when you communicate with them about any fraudulent charges. We also recommend that you submit a complaint with the FTC by calling 1-877-ID-THEFT (1-877-322-8228) or going online at <https://www.ftccomplaintassistant.gov>.



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For More Information

We deeply regret this incident and apologize for any inconvenience it may cause you. If you have any further questions or concerns, please contact Michele Lublin at (770) 246-3352.

Sincerely,

Michele A. Lublin
Director of Operations

Additional U.S. State Notification Requirements

For additional information, please contact Michele Lublin at (770) 246-3352.

For residents of California, Maryland, Missouri, and Virginia:

It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account by contacting any one or more of the national consumer reporting agencies listed below. They can also provide you with information about fraud alerts and security freezes.

Equifax

P.O. Box 740241
Atlanta, GA 30348
1-800-685-1111
www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 6790
Fullerton, CA 92834
1-877-680-7289
www.transunion.com

For residents of Maryland:

State laws require us to tell you that you can obtain information from the Federal Trade Commission about steps you can take to avoid identity theft (including how to place a fraud alert or security freeze). If you are a Maryland resident, you may also be able to obtain this information from you state's Attorney General.

MD Attorney General's Office

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft